

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: RONALD G. HARRIS	§	Case No. 05-72884
MALAI A. HARRIS	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/07/2005.
- 2) The plan was confirmed on 09/16/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/05/2006, 08/15/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/10/2009.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,600.00.
- 10) Amount of unsecured claims discharged without full payment: \$30,862.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 17,048.09	
Less amount refunded to debtor	\$ 20.01	
<b>NET RECEIPTS</b>		<b>\$ 17,028.08</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,700.00	
Court Costs	\$ 164.00	
Trustee Expenses & Compensation	\$ 1,126.12	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,990.12</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	2,700.00	2,700.00	2,700.00	2,700.00	0.00
CITIFINANCIAL MORTGAGE	Sec	10,550.00	10,392.96	10,392.96	10,392.96	0.00
WINNEBAGO COUNTY TREASURER	Sec	2,645.00	2,645.00	2,645.00	2,645.00	0.00
ADVANCE AMERICA	Uns	1,008.00	1,033.00	1,033.00	0.00	0.00
ALLIED BUSINESS ACCOUNTS INC	Uns	932.10	932.10	0.00	0.00	0.00
ATHENA HEALTH	Uns	757.89	757.89	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	3,410.97	465.41	465.41	0.00	0.00
CRUSADER CLINIC	Uns	662.00	0.00	0.00	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	174.65	174.65	174.65	0.00	0.00
DENTAL GROUP OF ROCKFORD	Uns	466.82	466.82	0.00	0.00	0.00
FIRST CONSUMERS NB MASTER	Uns	379.60	798.31	798.31	0.00	0.00
HINCKLEY SPRINGS	Uns	57.45	57.45	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	541.51	680.55	680.55	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,015.07	1,039.96	1,039.96	0.00	0.00
NATIONAL PEN CORPORATION	Uns	115.29	115.29	0.00	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	2,625.00	2,887.75	2,887.75	0.00	0.00
NORTH SHORE AGENCY	Uns	17.89	17.89	0.00	0.00	0.00
NUVELL CREDIT COMPANY LLC	Uns	10,000.00	7,151.26	7,151.26	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	476.34	612.83	612.83	0.00	0.00
OSF ST ANTHONY MEDICAL	Uns	60.00	60.00	0.00	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	147.02	1,386.89	1,386.89	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	433.50	1,019.50	1,019.50	0.00	0.00
SOCIAL SECURITY	Uns	1,899.50	1,899.50	0.00	0.00	0.00
STATE OF IL., DEPT. OF EMP. SEC.	Uns	900.00	900.00	0.00	0.00	0.00
THE CASH STORE	Uns	1,154.00	1,154.00	0.00	0.00	0.00
FIRST CONSUMERS NB MASTER	Uns	0.00	1,295.66	1,295.66	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	3,618.07	3,618.07	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	585.29	585.29	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	554.76	554.76	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	536.01	536.01	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	164.00	164.00	164.00	164.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 10,392.96	\$ 10,392.96	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,645.00	\$ 2,645.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 13,037.96	\$ 13,037.96	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 23,839.90	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,990.12	
Disbursements to Creditors	\$ 13,037.96	
<b>TOTAL DISBURSEMENTS:</b>		\$ 17,028.08

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/21/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.